

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gerald Lester Waltemyer, Jr.
Laree Jean Waltemyer
Debtors

Case No. 12-00711-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db/jdb
cr
mdmmp
4050083
4035025
4127252
4035029
4465860
4089570

+Gerald Lester Waltemyer, Jr., Laree Jean Waltemyer, 834 Country Ln, York, PA 17406-8608
Nationstar Mortgage, PO Box 829009, DALLAS, TX 75382-9009
Nora F Blair, Blair Law Office, 5440 Jonestown Road, P O Box 6216,
Harrisburg, PA 17112-0216
+Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
Dallas, TX 75374-0933
Direct Loans, Borrower Services Department, PO Box 5609, Greenville, TX 75403-5609
+First Horizon Home Loans, A Division of et.al., Nationstar Mortgage, LLC, PO Box 619096,
Dallas TX 75261-9096
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)
U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
US Department of Education, Direct Loan Servicing Center, PO BOX 5609,
Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: RECOVERYCORP.COM Mar 31 2017 18:53:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4035024 +EDI: CHASE.COM Mar 31 2017 18:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
4038138 EDI: DISCOVER.COM Mar 31 2017 18:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4035026 +EDI: DISCOVER.COM Mar 31 2017 18:53:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4035028 +EDI: CBSKOHL.S.COM Mar 31 2017 18:53:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
4863373 E-mail/Text: camanagement@mtb.com Mar 31 2017 18:54:00 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4062513 EDI: RECOVERYCORP.COM Mar 31 2017 18:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4035030 +EDI: NAVIENTFKASMSERV.COM Mar 31 2017 18:53:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
4051540 E-mail/Text: bkyelectnotices@tgslc.org Mar 31 2017 18:54:11
Sallie Mae Inc. on behalf of TGSLC, P.O. Box 83100, Round Rock, TX 78683-3100
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4035027 ##+Jones International University, 9697 East Mineral Avenue, Englewood, CO 80112-3408
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Joint Debtor Laree Jean Waltemyer dmcutaia@gmail.com,
cutaialawecf@gmail.com
Dawn Marie Cutaia on behalf of Debtor Gerald Lester Waltemyer, Jr. dmcutaia@gmail.com,
cutaialawecf@gmail.com
Joseph P Schalk on behalf of Creditor Nationstar Mortgage pamb@fedphe.com
Michael J Clark on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Nora F. Blair on behalf of Mediator Mortgage Modification Program Nora F Blair
nfblaw@comcast.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Gerald Lester Waltemyer Jr.
First Name Middle Name Last Name

Debtor 2 Laree Jean Waltemyer
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3643**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-2265**

EIN ____-____-____

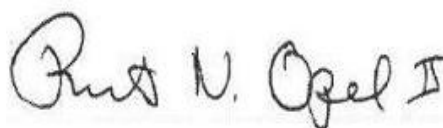
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:12-bk-00711-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald Lester Waltemyer Jr.

Laree Jean Waltemyer

**By the
court:**March 31, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.